

Accelerated Benefit Claims Processing Steps

Minnesota Life Insurance Company

Your life insurance plan contains an Accelerated Benefits provision. This provision provides for the payment of a portion of the life insurance amount should the insured employee have a terminal condition as defined in the policy rider. Below are several of the rider's provisions as well as the key elements used in processing Accelerated Benefit claims.

What is Considered a Terminal Condition

This policy rider defines a terminal condition as a condition caused by sickness or accident, which directly results in a life expectancy of twelve months or less. Generally, we will request medical records from the insured's treating physician(s) which are reviewed by our Medical Directors to confirm the medical condition and life expectancy.

How Much is Available under this Provision

The insured employee may choose to accelerate their entire face amount of insurance or they may choose to accelerate a portion of the face amount

To Whom will we pay Accelerated Benefits

All due benefits under this Accelerated Benefits rider will be paid to the insured employee unless the employee assigns them otherwise. The employee must be competent to endorse and direct the proceeds of this benefit. If the employee is not competent to endorse and direct the proceeds of this benefit, we may ask that a Power of Attorney or Guardianship be appointed. In this case, benefits may be paid to the Power of Attorney or Guardian as appropriate.

What Claim Forms are Required

Minnesota Life will provide the necessary claim form - **Notice of Claim for Accelerated Benefit** (F. 43307) to be completed by the employer, eligible employee and their treating physician(s). Completed forms should be sent directly to Minnesota Life.

The Group Disability Claims Department is here to serve you and your employees. We have a dedicated staff of examiners whose average experience is over 20 years. Your key contacts for Accelerated Benefit claims include:

Group Claims Toll-Free Number	1-800-328-9442
Mark Bremseth, Manager	1-800-328-9442 Ext. 56332 mark.bremseth@minnesotamutual.com
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